

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: Howard, Cheryl A

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Case No. 08 B 32312

Debtor

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/25/2008.

2) The plan was confirmed on 02/05/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/22/2011.

5) The case was dismissed on 09/22/2011.

6) Number of months from filing or conversion to last payment: 35.

7) Number of months case was pending: 36.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$11,491.39.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,568.60
Less amount refunded to debtor	\$69.20

NET RECEIPTS:

\$4,499.40

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0
Trustee Expenses & Compensation	\$263.61
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,763.61

Attorney fees paid and disclosed by debtor \$0

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Schottler & Associates	Priority	\$3,500.00	NA	NA	\$0	\$0
Capital One Auto Finance	Secured	\$18,000.00	\$18,648.84	\$18,648.84	\$0	\$0
America's Financial Choice Inc	Unsecured	\$300.00	\$524.41	\$524.41	\$39.30	\$0
American Express	Unsecured	\$619.00	NA	NA	\$0	\$0
AmeriCash Loans LLC	Unsecured	NA	\$1,061.92	\$1,061.92	\$79.61	\$0
Anderson Financial Network	Unsecured	\$272.00	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	\$140.00	\$140.33	\$140.33	\$10.40	\$0
AT&T	Unsecured	\$52.00	NA	NA	\$0	\$0
Capital One Auto Finance	Unsecured	\$1,343.59	NA	NA	\$0	\$0
Cash Call	Unsecured	\$2,316.00	\$2,595.01	\$2,595.01	\$194.52	\$0
Check N Go	Unsecured	\$1,300.00	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$100.00	\$890.00	\$890.00	\$66.71	\$0
Collection Company Of America	Unsecured	\$472.88	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$778.87	\$528.74	\$528.74	\$39.63	\$0
Financial Choice	Unsecured	\$300.00	NA	NA	\$0	\$0
Fingerhut Corporation	Unsecured	\$499.00	NA	NA	\$0	\$0
Genesis Financial Services Corp	Unsecured	\$750.00	\$796.63	\$796.63	\$59.71	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Harvard Collection Services In	Unsecured	\$54.00	NA	NA	\$0	\$0
Heller & Frisone Ltd	Unsecured	\$435.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$759.00	\$765.19	\$765.19	\$57.29	\$0
Jefferson Capital Systems LLC	Unsecured	\$904.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$904.42	\$904.42	\$67.80	\$0
Keynote Consuling	Unsecured	\$233.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$282.00	NA	NA	\$0	\$0
Pay Day Loans	Unsecured	\$1,000.00	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$937.26	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$543.41	\$698.17	\$698.17	\$52.34	\$0
Portfolio Recovery Associates	Unsecured	\$665.00	\$664.79	\$664.79	\$49.84	\$0
Sun Cash	Unsecured	\$300.00	NA	NA	\$0	\$0
T Mobile USA	Unsecured	\$171.29	\$248.80	\$248.80	\$18.64	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
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Secured Payments:

Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$18,648.84	\$0	\$0
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$18,648.84	\$0	\$0

Priority Unsecured Payments:

Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0

GENERAL UNSECURED PAYMENTS:	\$9,818.41	\$735.79	\$0
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Disbursements:

Expenses of Administration	\$3,763.61
Disbursements to Creditors	\$735.79
TOTAL DISBURSEMENTS:	\$4,499.40

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: November 22, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.